

## 7/1/2020 Plan Year Benefits Presentation



# State of Nebraska Medical Benefits

- The State of Nebraska offers you a comprehensive health plan which includes both **medical** and **pharmacy** benefits.
- You have five health plans to choose from. All five health plan options are administered by UnitedHealthcare and include in-network and out-of-network coverage.

## *The Health Plans Options are:*

- ❖ WellNebraska Health Plan (with and without incentive)
- ❖ Regular Health Plan
- ❖ Consumer Focused Health Plan
- ❖ Select High Deductible Health Plan with Direct Primary Care
- ❖ Standard High Deductible Health Plan with Direct Primary Care

# Changes Adopted by the State of Nebraska for new Plan Year



## **WellNebraska Health Plan with incentive**

- Maternity related In-network inpatient medically necessary hospital charges will have a \$500 copay and then be paid at 100% of eligible charges. In-network inpatient well baby nursery eligible charges will also be paid at 100% once the \$500 copay is satisfied.

## **Consumer Focused Health Plan**

- Individual Deductible Increase from \$2,700 to \$2,800

## **WellNebraska Health Plan without incentive**

- No plan changes

## **Regular Health Plan**

- No plan changes

## **Select / Standard High Deductible Health Plans (Direct Primary Care)**

- No plan changes

***Refer to your Options Guide or the Summary Plan Descriptions (SPD) for detailed plan information***

# Pre-Authorization of Medical Services



*Reminder*

A yellow thought bubble with a black outline and a small tail pointing towards the text below.

Contact UnitedHealthcare at **(877) 263-0911** to confirm treatment has been authorized any time your doctor recommends the following treatments:

- **Inpatient and outpatient hospitalizations**
- **Advanced radiology, such as MRI's and CAT scans**
- **Rehabilitation services, such as physical therapy**
- **Autism services**

Please see Summary Plan Document for additional details.

## Consumer Focused Health Plan – HSA Account

- ✓ You must be enrolled in the Consumer Focused Health Plan
- ✓ You are not covered by any other health plan
- ✓ You cannot be enrolled in Medicare or Tricare
- ✓ You cannot be claimed as a dependent on someone else's tax return.
- ✓ You have not received VA benefits within the past 3 months
- ✓ You cannot be enrolled in both an FSA and a HSA at the same time

### 2020 HSA IRS Contribution Limits

- \$3,550 for individual coverage
- \$7,100 for family coverage
- \$1,000 additional contribution if you are 55+

Your Health Savings Account (HSA) is a savings plan for health care you'll need today, tomorrow and into the future.

✓ **It's a real bank account**

You don't pay federal income tax on the money you deposit into it, or the money you use for qualified medical expenses. Your savings and investment earnings grow tax free.

✓ **You can build savings to be used for qualified expenses into retirement**

- \* Anyone can contribute
- \* No "use it or lose it" rule
- \* You can invest savings once your account reaches a certain level

✓ **The money is there when you need it**

Use your UnitedHealthcare HSA MasterCard debit card to pay at the pharmacy, doctor's office or at locations that accept MasterCard. Or save it, the money in your Health Savings Account is yours, so it stays with you if you change health plans, employers, or retire.

## Real Appeal

**Lose weight for free with Real Appeal®\***

Real Appeal® is an online weight loss program available at no additional cost as part of your employee health benefits plan.



Join Real Appeal for free at  
**nebraska.realappeal.com**

**Real Appeal®** is a free digital weight loss program available as part of your benefits. With Real Appeal you get:

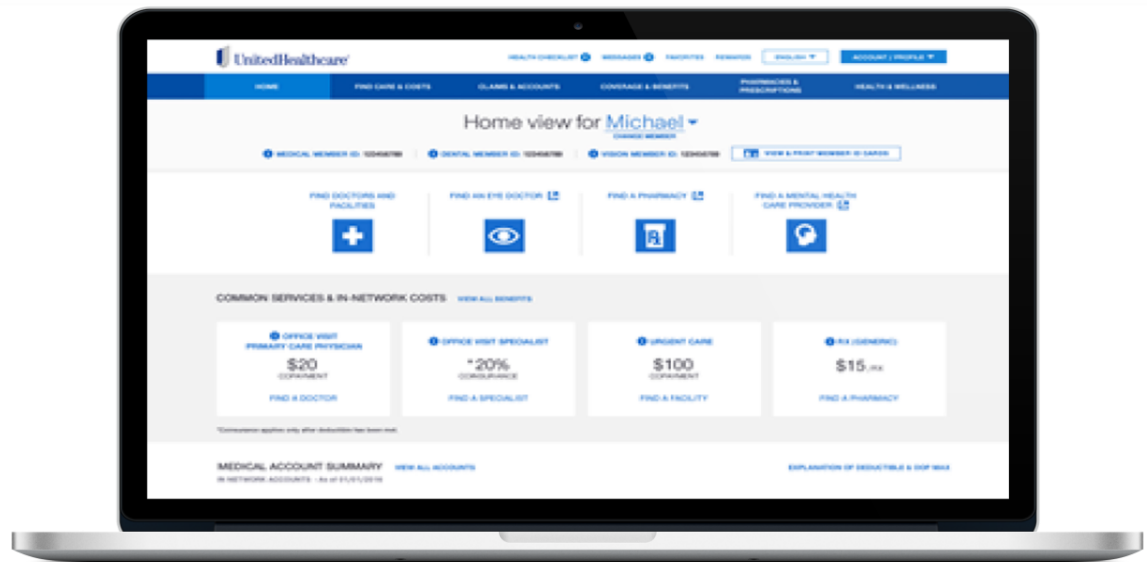
- **A Transformation Coach** who leads 26 weekly online group sessions.
- **Individual Coach support** for an additional 26 weeks
- **Online tools** to help track your food, activity, and weight loss progress.
- **A Success Kit** with recipes, scales, workout DVD's, and more- shipped right to your door.

Real Appeal is available at no additional cost to teammates with our UnitedHealthcare insurance plan, their covered spouses and dependents 18 or over with a BMI of 23 and higher, subject to eligibility.

# BEGIN WITH MYUHC.COM

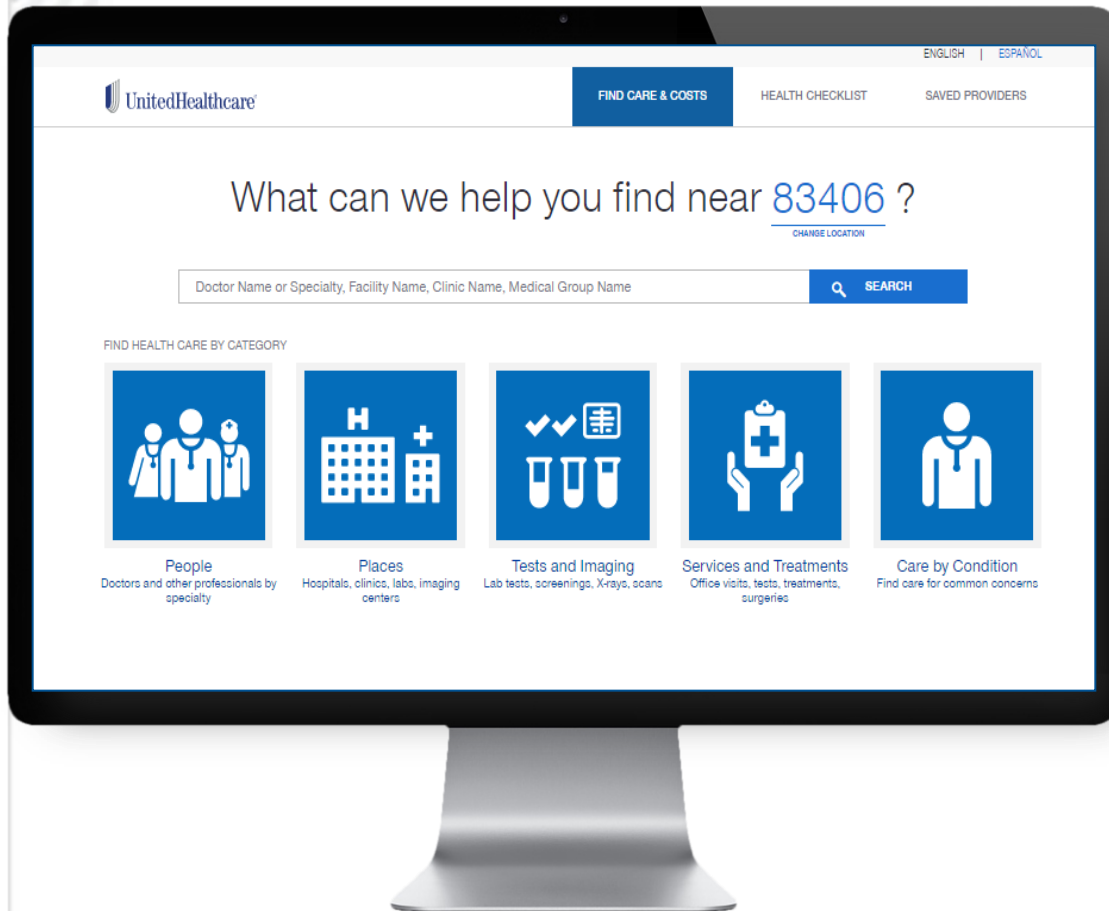


**Take charge of  
your healthcare  
with myuhc.com**



- **Search for Premium Providers and In-Network providers**
- **Talk with an online Nurse**
- **Track your claims and expenses**
- **Make payments to certain providers**
- **Learn about Virtual Visits and Telemental Health**
- **Safely record and store your health history**
- **Estimate Healthcare costs**

# MYUHC Find Cost and Care



**Quickly and easily estimate your health care costs on myuhc.com or the UnitedHealthcare app.**

**Know the 4 Ps when shopping for health care.**

## **1. PROCEDURE**

Learn more about a procedure and compare treatment options.

## **2. PROVIDER**

Select a quality provider for a procedure.

## **3. PRICE**

Quickly estimate out-of-pocket costs for specific procedures.

## **4. PLACE**

Locate providers based on geographic search criteria, view maps and print directions.

# VIRTUAL VISITS

[About Virtual Vists](#)[Choose a Provider](#)[How it Works](#)[FAQs](#)

## Three Simple Steps

**1****2****3**

Choose a Virtual Visit Provider Group

Log In &amp; Request a Visit

See &amp; Speak to a Doctor

### 1. Choose a Virtual Visit Provider Group

Learn more about each of the virtual visits providers on the previous tab. Then visit the provider sites to explore further and find the one that best fits your needs.

Your choice may vary depending on the services you want and where you are located. Currently your benefits cover non-emergency medical needs. Virtual visit providers may offer other services that you can pay for out of pocket.

### 2. Log In and Request a Visit

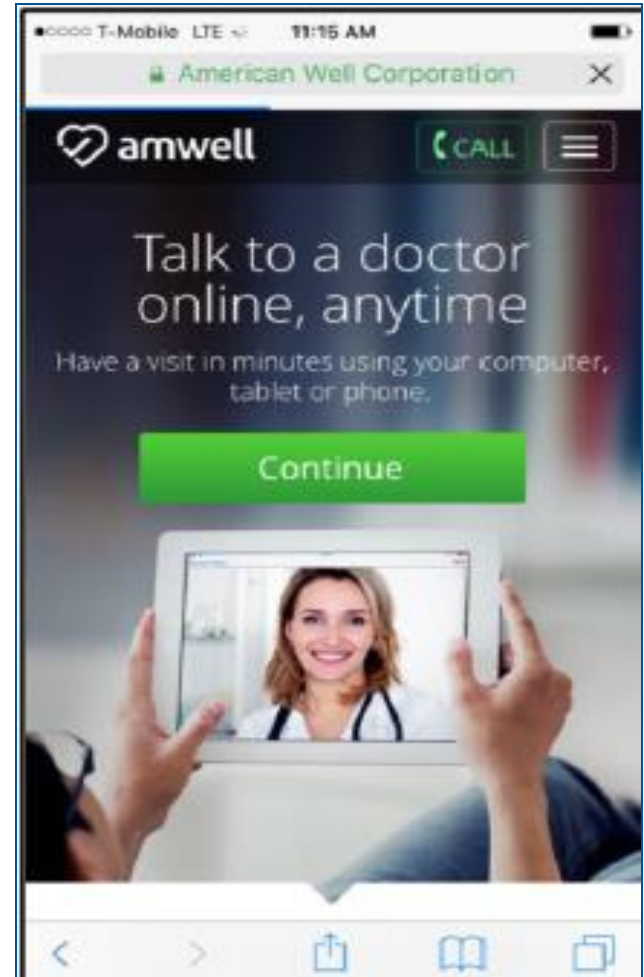
If you're visiting the provider group for the first time, you will need to register by providing information such as your name, your health insurance, your primary care physician, and pharmacy information.

Once you have logged into your account, you can request a visit with a doctor and move to a virtual waiting room.

### 3. See and Speak to a Doctor

During your visit you will be able to see and speak to a U.S. board-certified doctor about your health concerns and symptoms. You and the doctor will discuss your medical issue, and if appropriate, the doctor may write a prescription\* for you.

\*Prescription services may not be available in all states. Visit the virtual visits provider sites for more information about availability of prescription services.



<https://www.youtube.com/watch?v=gnVmHZRSONQ>

# VIRTUAL VISITS MENTAL HEALTH



## American Well provider network

1. Choose “**Amwell.**”
2. Create an account or log in.
3. Confirm or add UnitedHealthcare insurance information to your account/profile.
4. Schedule a visit by date or provider.

## Doctor on Demand provider network

1. Choose “**Doctor on Demand.**”
2. Create an account or log in.
3. Confirm or add UnitedHealthcare insurance information to your account/profile.
4. Schedule a visit by date or provider.



- Doctor on Demand does not support any form of Internet Explorer
- Telemental Health visits are covered the same as an outpatient visit under the plan due to the length and complexity of each visit

# TELEMENTAL HEALTH PROVIDER SEARCH



Designed to be easy, fast and convenient.

Further refine 46 results by:

**Provider Type** ▼

- ☐ Master Level Clinician (22)
- ☐ Nurse Masters Level (2)
- ☐ Psychiatrist (Physician) (16)
- ☐ Psychologist (16)

**Treatment Options** ▼

- ☐ Adult Therapy (38)
- ☐ Autism/Applied Behavior Analysis (0)
- ☐ Biofeedback (1)
- ☐ Buprenorphine Therapy (1)
- ☐ Children's Therapy (ages 0-5) (11)
- ☐ Children's Therapy (ages 13-18) (20)

Sort by: Relevance ▼

Page: « < 1 2 3 4 5 > »

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**Mental Health Provider 1** [VIEW DETAILS](#)

+ Accepting New Patients

1234 Anyplace St.  
Los Angeles, CA 90013  
PH (213) 213-0000  
📍 0.4 miles away

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**Therapy Center** [VIEW DETAILS](#)

+ Accepting New Patients

987 Somewhere Rd.  
Los Angeles, CA 90015  
PH (310) 712-0000  
📍 1.2 miles away

The online directory guides the employee in finding a provider.





Employee makes an appointment and follows the provider instructions to initiate visit.

UnitedHealthcare can suggest a provider and make the appointment on behalf of the member, if desired.

**To learn more or schedule a Telemental Health visit, [myuhc.com](https://myuhc.com)® and click on “Find care & costs”, then “[mental health directory](#)”, then “[Provider Type](#)” then “[Telemental Health](#)”.**

## Members can easily identify Premium program providers.

Displayed publicly in UnitedHealthcare's physician directories, the Premium designations are useful to both members making health care choices and physicians making referrals.

	<b>Premium Care Physician</b>	The physician meets the criteria for providing quality and cost-efficient care.
	<b>Quality Care Physician</b>	The physician meets the criteria for providing quality care.
	<b>Quality Not Evaluated</b>	The physician does not have enough claims data to be evaluated for quality, so the physician is not eligible for the cost-efficient care designation.
	<b>Did Not Meet Quality</b>	The physician does not meet the criteria for providing quality care, so the physician is not eligible for the cost-efficient care designation.
If a physician does not meet the UnitedHealth Premium program criteria for quality, he/she is ineligible for the cost-efficiency designation.		

# Put the power of the UnitedHealth Premium program to work for your employees.

The longest-running physician quality and cost-efficiency designation program.

The UnitedHealth Premium program uses national, evidence-based, standardized measures to evaluate doctors ...



Smith, John, MD

Internist | [ASSIGN AS PCP](#)

★★★★★ 12 Reviews

1234 Any Street  
Any City, State 12345  
123-123-4567  
2.6 Miles Away

[View Additional Locations \(21\)](#)

[View Physician ID Number](#)



Premium Care Physician



Accepting New Patients

Office Visit With Physician  
Meets Average Cost

[VIEW SERVICES & COSTS](#)

Premium program designations make it easy for employees to choose **quality, cost-efficient** providers.

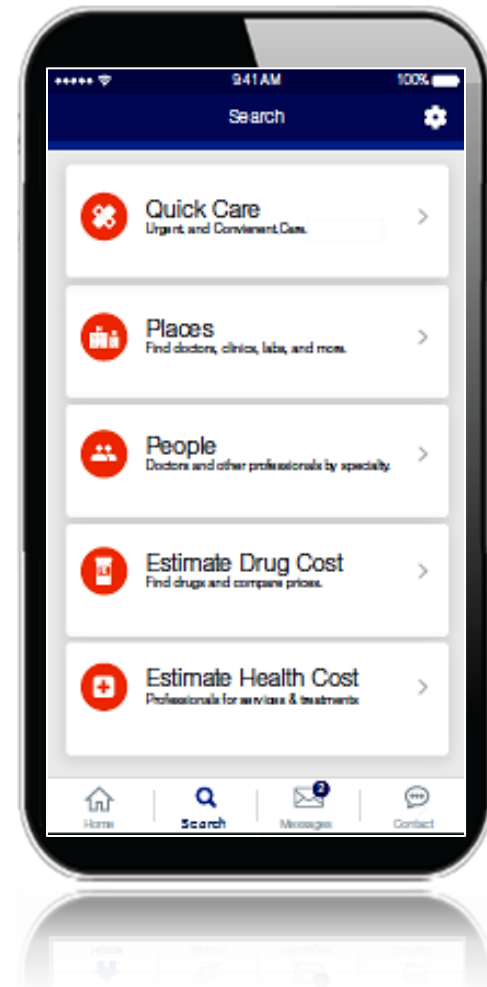
# UnitedHealthcare App



## Use myuhc.com wherever you are — download the UnitedHealthcare app.

This app provides instant access to your family's health information — anytime and anywhere. Whether you want to find a physician near you, price cost of care, check the status of a claim or speak directly with a nurse. It is your go-to resource.

- It's responsive
- It simplifies
- It goes where you go
- It's personal



## Rally Health and Wellness

# Here's how Rally creates experiences tailored to member's individual goals

### Health Survey and Rally Age

Start with the Health Survey to get your Rally Age.

### Missions

Choose simple activities, called Missions, to help you toward your health goals.

### Challenges

Drive engagement and get employees excited about Rally.

### Communities

Many topics bring people together with common interests or profiles.

### Personal Health Record

One place to store your personal health information.

### Dashboard

Check in on Missions and get access to Challenges, rewards and communities.

Combined with strategies to drive engagement.



Missions



Rally Coins



Communications



Recommendations and goal setting

No matter how simple or complex your issue, your Advocates are here to help you find information, resources and answers— plain and simple.

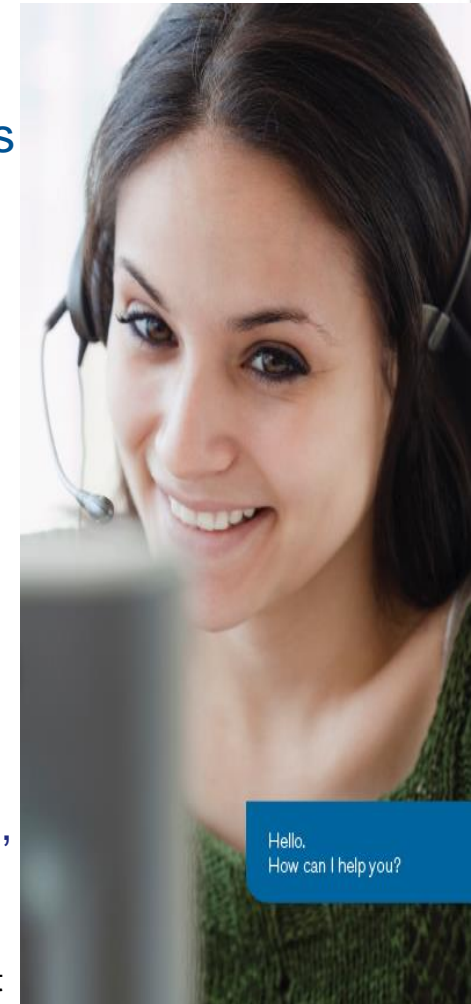
- **Need help resolving a claim?**
- **Have questions about your benefits?**
- **Not sure where to go for care?**
- **Questions on a recent screening or test?**

**We're here to help. To contact your Advocates:**

- ❖ **Call the member phone number on your ID card, or**
- ❖ **Email your advocates at [Advocate4Me@uhc.com](mailto:Advocate4Me@uhc.com)\***

Advocates are available 8 am to 8 pm local time (Monday-Friday), or speak with a nurse 24/7

\* To help ensure your privacy, please do not include confidential information in your first email. An Advocate will respond to your question using a secure email system.



## NURSELINE

Chat with a nurse live on [myuhc.com](https://myuhc.com) or call the number on the back of your health plan ID card and ask to speak with a nurse. Nurseline can help you:

- Understand treatment options
- Ask medication questions
- Choose appropriate medical care such as Virtual Visits, Urgent Care, Office Visit or Emergency Room
- Find a doctor, hospital, or specialist and check if a doctor is in your network and is accepting new patients.
- Make an appointment with your provider.



**Available  
24 Hours  
7 Days a week**

# Why is UnitedHealthcare Calling??

- UnitedHealthcare may be trying to contact you regarding a health program or service available to you, or to offer information to help you manage or improve your health.
- Answering these calls can really help connect you to resources and benefits you may not have been aware of such as:
  - **Welcome Home**
  - **Chronic Conditions**
  - **Maternity Support Program**
  - **Pharmacy**
  - **Disease Management Programs**
- If you receive a call, it's because you have been identified as someone who could benefit from a telephone conversation with a nurse. These are not sales calls; no one will try to sell you anything. We are calling with important information that may help you reach your health goals.



# Behavioral Health Benefits

We're here to help you and your family with a wide range of personal and work-related needs.

- \* Call the number on the back of your ID card and ask to speak with a nurse, or
- \* Log in to **myuhc.com®**
  - Select "Benefits & Coverage,"
  - Click the "Mental Health/Substance Abuse" link.

Behavioral Health benefits includes counseling and help for issues such as:

- **Alcohol abuse**
- **Anger management**
- **Anxiety and stress**
- **Compulsive spending or gambling**
- **Coping with grief and loss**
- **Depression**
- **Domestic violence**
- **Drug abuse**
- **Eating disorders**
- **Medication Management**

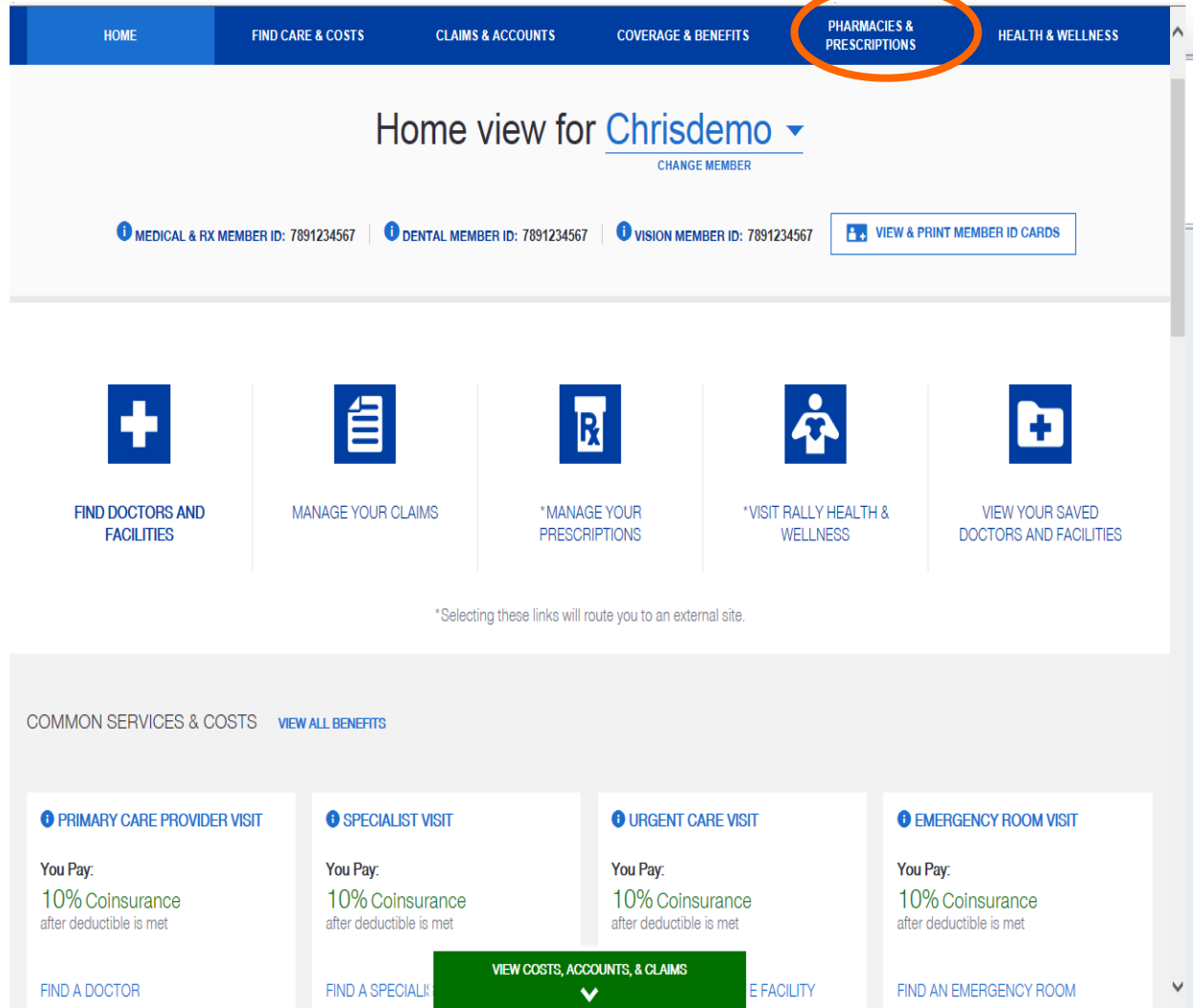


Your Behavioral Health benefit provides confidential support. All records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws.

# Pharmacy benefit information on myuhc.com

## Member portal

- ☒ Review benefit highlights and coverage
- ☒ Enroll or access Home Delivery prescriptions
- ☒ Manage Your Prescriptions to refill, renew and manage prescriptions
- ☒ Drug Pricing to predetermine prescription costs
- ☒ Locate a retail pharmacy
- ☒ Explore lower-cost alternatives and options
- ☒ Specialty pharmacy refills for select medications



The screenshot shows the UnitedHealthcare member portal homepage for a user named Chrisdemo. The top navigation bar is blue with white text links: HOME, FIND CARE & COSTS, CLAIMS & ACCOUNTS, COVERAGE & BENEFITS, PHARMACIES & PRESCRIPTIONS (highlighted with an orange circle), and HEALTH & WELLNESS. Below the navigation bar, the user's name 'Chrisdemo' is displayed with a dropdown arrow and a 'CHANGE MEMBER' link. A row of member IDs is shown: MEDICAL & RX MEMBER ID: 7891234567, DENTAL MEMBER ID: 7891234567, and VISION MEMBER ID: 7891234567, followed by a 'VIEW & PRINT MEMBER ID CARDS' button. Below this, five service tiles are displayed with icons and text: FIND DOCTORS AND FACILITIES (plus icon), MANAGE YOUR CLAIMS (document icon), \*MANAGE YOUR PRESCRIPTIONS (Rx icon), \*VISIT RALLY HEALTH & WELLNESS (person with heart icon), and VIEW YOUR SAVED DOCTORS AND FACILITIES (plus icon in a box). A note below these tiles states: '\*Selecting these links will route you to an external site.' Below the tiles, a section titled 'COMMON SERVICES & COSTS' with a 'VIEW ALL BENEFITS' link contains four cards: PRIMARY CARE PROVIDER VISIT, SPECIALIST VISIT, URGENT CARE VISIT, and EMERGENCY ROOM VISIT. Each card shows 'You Pay: 10% Coinsurance after deductible is met' and a corresponding 'FIND A...' button. A green button labeled 'VIEW COSTS, ACCOUNTS, & CLAIMS' with a downward arrow is positioned between the Specialist and Urgent Care cards.

HOME FIND CARE & COSTS CLAIMS & ACCOUNTS COVERAGE & BENEFITS **PHARMACIES & PRESCRIPTIONS** HEALTH & WELLNESS

Home view for **Chrisdemo** [CHANGE MEMBER](#)

**MEDICAL & RX MEMBER ID: 7891234567** **DENTAL MEMBER ID: 7891234567** **VISION MEMBER ID: 7891234567** [VIEW & PRINT MEMBER ID CARDS](#)

**FIND DOCTORS AND FACILITIES** **MANAGE YOUR CLAIMS** **\*MANAGE YOUR PRESCRIPTIONS** **\*VISIT RALLY HEALTH & WELLNESS** **VIEW YOUR SAVED DOCTORS AND FACILITIES**

\*Selecting these links will route you to an external site.

COMMON SERVICES & COSTS [VIEW ALL BENEFITS](#)

**PRIMARY CARE PROVIDER VISIT**  
You Pay:  
10% Coinsurance  
after deductible is met  
[FIND A DOCTOR](#)

**SPECIALIST VISIT**  
You Pay:  
10% Coinsurance  
after deductible is met  
[FIND A SPECIALIST](#)

**URGENT CARE VISIT**  
You Pay:  
10% Coinsurance  
after deductible is met  
[FIND A FACILITY](#)

**EMERGENCY ROOM VISIT**  
You Pay:  
10% Coinsurance  
after deductible is met  
[FIND AN EMERGENCY ROOM](#)

**VIEW COSTS, ACCOUNTS, & CLAIMS**

## Getting to know your Prescription Drug List (PDL)



The PDL offers a table of contents and an index of covered drugs to help you easily find your medications. (Available on myuhc.com and the Health4me app)

### How do I read the PDL?

Drug Name	Drug Tier	Requirements and Limits
<b>Cardiovascular/Heart Disease: High Blood Pressure</b>		
Amlodipine	1	SL
Amlodipine/Benazepril	1	SL
Atenolol	1	
<b>Azor</b>	2	SL, ST
Benazepril	1	
<b>Benicar</b>	2	SL, ST
Bisoprolol	1	
Bisoprolol/HCTZ	1	
Clonidine Tab	1	
<b>Coreg CR</b>	3	SL, ST
Diltiazem	1	
Diltiazem Sr 24HR	1	
<b>Diovan</b>	2	SL, ST
<b>Diovan HCT</b>	3	SL, ST
Doxazosin	1	
<b>Dutoprol</b>	2	SL
<b>Edarbi</b>		

Drugs are grouped by the conditions they treat

Drug tiers provide a helpful indicator for quickly estimating a medication's cost

Brand name drugs are displayed in bold; generics are shown in plain type

Pharmacy programs and drug restrictions are identified and provide additional coverage details to help you understand your medication options

This example is for illustrative purposes only and may not reflect actual tiers or coverage for the listed medications.

# Health Plans with Direct Primary Care (DPC)



	Direct Primary Care Select Plan		Direct Primary Care Standard Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Year Deductible</b>	\$3,500 individual \$7,000 family	\$7,000 individual \$14,000 family	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family
<b>Annual Medical Out-of-Pocket Maximum</b> <b>(deductible, coinsurance, &amp; medical co-pays)</b>	\$5,000 individual \$10,000 family	\$10,000 individual \$20,000 family	\$7,000 individual \$14,000 family	\$14,000 individual \$28,000 family
<b>PHYSICIAN OFFICE VISITS</b>				
Primary Care Physicians Office Visit	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Specialty Office Visit				
Virtual Visits				
Allergy testing/ serum				
Allergy shots				
Lab and Pathology Services				
Radiology and Chemotherapy/Radiation				
Routine Vision Exams plus Refraction	Not Covered		Not Covered	
<b>PREVENTIVE SERVICES</b>	Covered at 100%	Covered at 40%	Covered at 100%	Covered at 50%
<b>EMERGENCY CARE</b>				
Ambulance	20% after deductible	20% after deductible	30% after deductible	30% after deductible
Urgent Care center	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Hospital emergency room	20% after deductible	20% after deductible	30% after deductible	30% after deductible
<b>HOSPITAL SERVICES</b>				
Inpatient and Outpatient hospital services	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Approved skilled nursing facility				
Home health care, Hospice care				
<b>BEHAVIORAL HEALTH SERVICES</b>				
Inpatient	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Outpatient				
<b>OTHER SERVICES</b>				
Chiropractic Office visits Limit 30 sessions	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Therapy - Occ, Physical, Speech Limit 20 sessions				
Hearing Aids and exam (\$3,500 every 3 years)				
Durable Medical Equipment				

## Important Information!

Starts: Tuesday, May 5<sup>th</sup>, 2020 – 7 am CT

Ends: Tuesday, May 19<sup>th</sup>, 2020 – 5 pm CT

Log in to Employee Work Center (EWC) at

**[www.link.nebraska.gov](http://www.link.nebraska.gov)**

If you have any questions, your human resource representative is trained to assist you. If you require additional assistance, please contact a Wellness & Benefits Specialist at (402) 471-4443 or (877) 721-2228 or email us at [as.employeebenefits@nebraska.gov](mailto:as.employeebenefits@nebraska.gov).